

Amendments to the Claims:

Please amend the claims as follows:

Cancel claims 1-100 without prejudice.

101. (New) A method for deposit processing at a central system a plurality of checks for deposit, comprising:

the central system receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation in a bank of first deposit, electronic check data and check image data for at least one check to be deposited, wherein the central system is separate from MICR capture, deposit accounting, cash management, and float processing systems for a bank of first deposit and wherein the plurality of different deposit transactions relate to a plurality of different maker banks;

the central system identifying a clearing end point for the at least one check for presentment thereof;

the central system selecting based on or derived from information including the clearing end point identified, at least one of an IRD replacement document for the check, the check image data, and ACH data for provision to the clearing end point;

the central system providing based on the selection, at least one of the check image data, ACH data, and the IRD replacement document, directly or indirectly to the clearing end point, or providing the check image data, directly or indirectly to a printing system for printing and delivery of the IRD replacement document to the clearing end point.

102. (New) The method as defined in claim 101, further comprising:

the central system accumulating until a settlement criterion is met respective check amounts to be paid by a given maker bank to or on behalf of a bank of first deposit identified in the deposit information and determining a summary therefor; and
transmitting a cash letter based on the summary.

103. (New) The method as defined in claim 102, wherein the settlement criterion is one of that a predetermined time period has elapsed, a predetermined number of items from checks or cash letters has been processed for the clearing end point, and a predetermined number of bundles of checks or cash letters has been processed for the clearing end point.

104. (New) The method as defined in claim 101, wherein the clearing end point is one of a maker bank, a Federal Reserve Bank associated with the maker bank, and a correspondent bank for the maker bank.

105. (New) The method as defined in claim 101, wherein the providing is via the bank of first deposit.

106. (New) The method as defined in claim 101, wherein the providing comprises transmitting to the maker bank.

107. (New) The method as defined in claim 101, wherein the providing comprises transmitting to a Federal Reserve Bank.

108. (New) The method as defined in claim 101, further comprising the central system receiving from an aggregating system deposit information for a plurality of the deposit transactions, wherein the aggregating system has obtained the deposit transactions from a plurality of remote deposit systems.

109. (New) The method as defined in claim 101, further comprising the central system electronically adding information about the clearing end point identified to the data to be provided directly or indirectly to the clearing end point.

110. (New) The method as defined in claim 101, further comprising the central system electronically adding information about an alternate clearing end point to the data to be provided directly or indirectly to the clearing end point.

111. (New) The method as defined in claim 101, wherein if an IRD replacement document is selected in the selecting step, then determining based on at least one criterion a print system for initiating creation of the IRD replacement document.

112. (New) The method as defined in claim 111, wherein the at least one criterion is proximity of a print system to the identified clearing end point.

113. (New) The method as defined in claim 111, wherein the at least one criterion is system load balancing.

114. (New) The method as defined in claim 101, further comprising
receiving by the central system of customer-added information about one of the deposit transactions;
tracking presentment activities relating to the one particular deposit transaction based on the customer added information; and
sending information derived from the tracking step to at least one of the bank of first deposit and the maker bank.

115. (New) The method as defined in claim 101, further comprising the central system sending information to the maker bank to place a hold on funds in an account indicated by one of the checks at least equal to an amount of the one check to reserve those funds for payment.

116. (New) The method as defined in claim 101, further comprising
the central system receiving from a merchant a request for electronic check data and/or check image data from one of the deposit transactions; and
transmitting the requested electronic check data and/or the check image data to the merchant.

117. (New) The method as defined in claim 101, wherein the deposit information is received from a plurality of point of sale processors.

118. (New) The method as defined in claim 101, further comprising
the central system receiving from the maker bank in advance of presentment of the at
least one check associated with the deposit transaction a maker bank validation notice for the
at least one check; and
transmitting the validation notice to a point of sale location in substantially real-time.

119. (New) The method as defined in claim 101, wherein the identifying a clearing end
point step comprises accessing at least one decision component and making a determination
based on at least one end point criterion.

120. (New) The method as defined in claim 119, wherein the at least one end point
criterion is a designation by the bank of first deposit of the clearing end point for the maker
bank.

121. (New) The method as defined in claim 120, wherein the at least one decision
component comprises a table that includes a plurality of maker banks and one or more
associated clearing end points therefor.

122. (New) The method as defined in claim 101, wherein the providing step comprises
providing the check image data directly or indirectly to the print system; and further
comprising selecting a printer based on at least one routing criterion and sending or having
sent the check image data to the selected printer.

123. (New) The method as defined in claim 122, wherein the routing criterion is that a
given printer or a telecommunications link is not operational.

124. (New) A central system for deposit processing a plurality of checks for deposit,
comprising:
a storage medium; and

at least one computer operably connected to the storage medium, and including the following components therein or among them if more than one computer:

a component for receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation in a bank of first deposit, electronic check data and check image data for at least one check to be deposited, wherein the central system is separate from MICR capture, deposit accounting, cash management, and float processing systems for a bank of first deposit and wherein the plurality of different deposit transactions relate to a plurality of different maker banks;

a component identifying a clearing end point for the at least one check for presentment thereof;

a component for selecting based on or derived from information including the clearing end point identified, at least one of an IRD replacement document for the check, the check image data, and ACH data for provision to the clearing end point;

a component for providing based on the selection, at least one of the check image data, ACH data, and the IRD replacement document, directly or indirectly to the clearing end point, or providing the check image data, directly or indirectly to a printing system for printing and delivery of the IRD replacement document to the clearing end point.

125. (New) The system as defined in claim 124, further comprising:

a component for the central system accumulating until a settlement criterion is met respective check amounts to be paid by a given maker bank to or on behalf of a bank of first deposit identified in the deposit information and determining a summary therefor; and

a component for transmitting a cash letter based on the summary.

126. (New) The system as defined in claim 124, wherein the settlement criterion is one of that a predetermined time period has elapsed, a predetermined number of items from checks or cash letters has been processed for the clearing end point, and a predetermined number of bundles of checks or cash letters has been processed for the clearing end point.

127. (New) The system as defined in claim 124, wherein the clearing end point is one of a maker bank, a Federal Reserve Bank associated with the maker bank, and a correspondent bank for the maker bank.

128. (New) The system as defined in claim 124, wherein the providing by the providing component is via the bank of first deposit.

129. (New) The system as defined in claim 124, wherein the providing by the providing component comprises transmitting to the maker bank.

130. (New) The system as defined in claim 124, wherein the providing by the providing component comprises transmitting to a Federal Reserve Bank.

131. (New) The system as defined in claim 124, further comprising
a component for the central system receiving from an aggregating system deposit information for a plurality of the deposit transactions, wherein the aggregating system has obtained the deposit transactions from a plurality of remote deposit systems.

132. (New) The system as defined in claim 124, further comprising a component for the central system electronically adding information about the clearing end point identified to the data to be provided directly or indirectly to the clearing end point.

133. (New) The system as defined in claim 124, further comprising a component for the central system electronically adding information about an alternate clearing end point to the data to be provided directly or indirectly to the clearing end point.

134. (New) The system as defined in claim 124, wherein if an IRD replacement document is selected in the selecting step, then a component for determining based on at least one criterion a print system for initiating creation of the IRD replacement document.

135. (New) The system as defined in claim 134, wherein the at least one criterion is proximity of a print system to the identified clearing end point.
136. (New) The system as defined in claim 134, wherein the at least one criterion is system load balancing.
137. (New) The system as defined in claim 124, further comprising
a component for receiving by the central system of customer-added information about one of the deposit transactions;
a component for tracking presentment activities relating to the one particular deposit transaction based on the customer added information; and
a component for sending information derived from the tracking step to at least one of the bank of first deposit and the maker bank.
138. (New) The system as defined in claim 124, further comprising a component for the central system sending information to the maker bank to place a hold on funds in an account indicated by one of the checks at least equal to an amount of the one check to reserve those funds for payment.
139. (New) The system as defined in claim 124, further comprising
a component for the central system receiving from a merchant a request for electronic check data and/or check image data from one of the deposit transactions; and
a component for transmitting the requested electronic check data and/or the check image data to the merchant.
140. (New) The system as defined in claim 124, further comprising a component for receiving the deposit information from a plurality of point of sale processors.
141. (New) The system as defined in claim 124, further comprising

a component for the central system receiving from the maker bank in advance of presentment of the at least one check associated with the deposit transaction a maker bank validation notice for the at least one check; and

a component for transmitting the validation notice to a point of sale location in substantially real-time.

142. (New) The system as defined in claim 124, wherein the component for identifying a clearing end point step accesses at least one decision component and makes a determination based on at least one end point criterion.

143. (New) The system as defined in claim 142, wherein the at least one end point criterion is a designation by the bank of first deposit of the clearing end point for the maker bank.

144. (New) The system as defined in claim 143, wherein the at least one decision component comprises a table that includes a plurality of maker banks and one or more associated clearing end points therefor.

145. (New) The system as defined in claim 124, wherein the component for providing provides the check image data directly or indirectly to the print system, and further comprising a component for selecting a printer based on at least one routing criterion and sending or having sent the check image data to the selected printer.

146. (New) The system as defined in claim 145, wherein the routing criterion is that a given printer or a telecommunications link is not operational.

147. (New) A program product for deposit processing at a central system a plurality of checks for deposit, comprising:

at least one computer useable medium having machine-readable program code embodied therein or among them if more than one computer useable medium, capable of causing when executed, a machine to perform the following method steps:

the central system receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation in a bank of first deposit, electronic check data and check image data for at least one check to be deposited, wherein the central system is separate from MICR capture, deposit accounting, cash management, and float processing systems for a bank of first deposit and wherein the plurality of different deposit transactions relate to a plurality of different maker banks;

the central system identifying a clearing end point for the at least one check for presentment thereof;

the central system selecting based on or derived from information including the clearing end point identified, at least one of an IRD replacement document for the check, the check image data, and ACH data for provision to the clearing end point;

the central system providing based on the selection, at least one of the check image data, ACH data, and the IRD replacement document, directly or indirectly to the clearing end point, or providing the check image data, directly or indirectly to a printing system for printing and delivery of the IRD replacement document to the clearing end point.

148. (New) The program product as defined in claim 147, further comprising:

program code for the central system accumulating until a settlement criterion is met respective check amounts to be paid by a given maker bank to or on behalf of a bank of first deposit identified in the deposit information and determining a summary therefor; and

program code for transmitting a cash letter based on the summary.

149. (New) The program product as defined in claim 148, wherein the settlement criterion is one of that a predetermined time period has elapsed, a predetermined number of items from checks or cash letters has been processed for the clearing end point, and a predetermined number of bundles of checks or cash letters has been processed for the clearing end point.

150. (New) The program product as defined in claim 147, wherein the clearing end point is one of a maker bank, a Federal Reserve Bank associated with the maker bank, and a correspondent bank for the maker bank.

151. (New) The program product as defined in claim 147, wherein the providing is via the bank of first deposit.

152. (New) The program product as defined in claim 147, wherein the providing comprises transmitting to the maker bank.

153. (New) The program product as defined in claim 147, wherein the providing comprises transmitting to a Federal Reserve Bank.

154. (New) The program product as defined in claim 147, further comprising program code for the central system receiving from an aggregating system deposit information for a plurality of the deposit transactions, wherein the aggregating system has obtained the deposit transactions from a plurality of remote deposit systems.

155. (New) The program product as defined in claim 147, further comprising program code for the central system electronically adding information about the clearing end point identified to the data to be provided directly or indirectly to the clearing end point.

156. (New) The program product as defined in claim 147, further comprising program code for the central system electronically adding information about an alternate clearing end point to the data to be provided directly or indirectly to the clearing end point.

157. (New) The program product as defined in claim 147, program code for, if an IRD replacement document is selected in the selecting step, determining based on at least one criterion a print system for initiating creation of the IRD replacement document.

158. (New) The program product as defined in claim 157, wherein the at least one criterion is proximity of a print system to the identified clearing end point.

159. (New) The program product as defined in claim 157, wherein the at least one criterion is system load balancing.

160. (New) The program product as defined in claim 147, further comprising
program code for receiving by the central system of customer-added information about one of the deposit transactions;
program code for tracking presentment activities relating to the one particular deposit transaction based on the customer added information; and
program code for sending information derived from the tracking step to at least one of the bank of first deposit and the maker bank.

161. (New) The program product as defined in claim 147, further comprising program code for the central system sending information to the maker bank to place a hold on funds in an account indicated by one of the checks at least equal to an amount of the one check to reserve those funds for payment.

162. (New) The program product as defined in claim 147, further comprising
program code for the central system receiving from a merchant a request for electronic check data and/or check image data from one of the deposit transactions; and
program code for transmitting the requested electronic check data and/or the check image data to the merchant.

163. (New) The program product as defined in claim 147, further comprising program code for receiving the deposit information from a plurality of point of sale processors.

164. (New) The program product as defined in claim 147, further comprising
program code for the central system receiving from the maker bank in advance of presentment of the at least one check associated with the deposit transaction processor a maker bank validation notice for the at least one check; and
program code for transmitting a validation notification to a point of sale location in substantially real-time.

165. (New) The program product as defined in claim 147, wherein the program code for wherein the identifying a clearing end point makes a determination based on at least one end point criterion.

166. (New) The program product as defined in claim 165, wherein the at least one end point criterion is a designation by the bank of first deposit of the clearing end point for the maker bank.

167. (New) The program product as defined in claim 165, wherein the identifying comprises selecting from a table that includes a plurality of maker banks and one or more associated clearing end points therefor.

168. (New) The program product as defined in claim 147, wherein the program code for providing causes provision of the check image data directly or indirectly to the print system, and further comprising program code for selecting a printer based on at least one routing criterion and sending or having sent the check image data to the selected printer.

169. (New) The program product as defined in claim 168, wherein the routing criterion is that a given printer or a telecommunications link is not operational.